

## **Loan Products and Services – Main Bank**

1. Consumer loans for most needs including the purchase of vehicles, motorcycles, boats, and RV's. Personal lines of credit and CD/savings secured loans are available.
2. Home Improvement, Home Rehabilitation and Home Equity loans to individuals.
3. Conventional and VA residential real estate loans to purchase or refinance the purchase of single family residences are referred to the North Main Financial Center.
4. Commercial loans to large and small business to stimulate commerce
5. Short term business loans to:
  - Pay operating expenses
  - Purchase inventory
  - Take discounts
  - Carry receivables
6. Intermediate term business loans for:
  - Supplement capital needs for expansion and growth
  - Purchase of equipment
  - Rehabilitation of existing structures
  - Purchase of farm land
7. Agricultural loans to farmers for:
  - Operating needs
  - Purchase of equipment
  - Rehabilitation of existing structures
  - Purchase of farm land
8. Community development loans to business and individuals, including loans to attract new businesses and professionals to our community.
9. Commercial and agricultural leases on equipment.
10. Commercial Letters of Credit.

### **Loan Products and Services – North Main Financial Center**

1. Consumer loans for most needs including the purchase of vehicles, motorcycles, boats, and RV's. Personal lines of credit and CD/savings secured loans are available.
2. Home Improvement and Home Rehabilitation loans to individuals.
3. Home Equity loans.
4. Conventional and VA residential real estate loans to purchase or refinance the purchase of single family residences.
5. Commercial Letters of Credit.
6. Commercial real estate loans to purchase or renovate commercial real estate.
7. Loans to purchase farm land for future home sites or investments
8. Loans to low and moderate income single family home purchases through Interfaith Housing Services.

## **Loan Products and Services – 17<sup>th</sup> Street Financial Center**

1. Consumer loans for most needs including the purchase of vehicles, motorcycles, boats, and RV's. Personal lines of credit and CD/savings secured loans are available.
2. Home Improvement, Home Rehabilitation and Home Equity loans to individuals.
3. Conventional and VA residential real estate loans to purchase or refinance the purchase of single family residences are referred to the North Main Financial Center.
4. Commercial loans to large and small business to stimulate commerce
5. Short term business loans to:
  - Pay operating expenses
  - Purchase inventory
  - Take discounts
  - Carry receivables
6. Intermediate term business loans for:
  - Supplement capital needs for expansion and growth
  - Purchase of equipment
  - Rehabilitation of existing structures
  - Purchase of farm land
7. Agricultural loans to farmers for:
  - Operating needs
  - Purchase of equipment
  - Rehabilitation of existing structures
  - Purchase of farm land
8. Community development loans to business and individuals, including loans to attract new businesses and professionals to our community.
9. Commercial Letters of Credit.

## **Loan Products and Services – Dillon's Financial Center**

1. Consumer loans for most needs including the purchase of vehicles, motorcycles, boats, and RV's. Personal lines of credit and CD/savings secured loans are available.
2. Home Improvement and Home Equity loans to individuals.
3. Conventional and VA residential real estate loans to purchase or refinance the purchase of single family residences are referred to the North Main Financial Center.

## **Loan Products and Services – Haven Financial Center**

2. Consumer loans for most needs including the purchase of vehicles, motorcycles, boats, and RV's. Personal lines of credit and CD/savings secured loans are available.
10. Home Improvement, Home Rehabilitation and Home Equity loans to individuals.
11. Conventional and VA residential real estate loans to purchase or refinance the purchase of single family residences are referred to the North Main Financial Center.
12. Commercial loans to large and small business to stimulate commerce
13. Short term business loans to:
  - Pay operating expenses
  - Purchase inventory
  - Take discounts
  - Carry receivables
14. Intermediate term business loans for:
  - Supplement capital needs for expansion and growth
  - Purchase of equipment
  - Rehabilitation of existing structures
  - Purchase of farm land
15. Agricultural loans to farmers for:
  - Operating needs
  - Purchase of equipment
  - Rehabilitation of existing structures
  - Purchase of farm land
16. Community development loans to business and individuals, including loans to attract new businesses and professionals to our community.
17. Commercial Letters of Credit.

## **Loan Products and Services – Andale Financial Center**

1. Consumer loans for most needs including the purchase of vehicles, motorcycles, boats, and RV's. Personal lines of credit and CD/savings secured loans are available.
2. Home Improvement, Home Rehabilitation and Home Equity loans to individuals.
3. Conventional and VA residential real estate loans to purchase or refinance the purchase of single family residences are referred to the Goddard Financial Center.
4. Commercial loans to large and small business to stimulate commerce
5. Short term business loans to:
  - Pay operating expenses
  - Purchase inventory
  - Take discounts
  - Carry receivables
6. Intermediate term business loans for:
  - Supplement capital needs for expansion and growth
  - Purchase of equipment
  - Rehabilitation of existing structures
  - Purchase of farm land
7. Agricultural loans to farmers for:
  - Operating needs
  - Purchase of equipment
  - Rehabilitation of existing structures
  - Purchase of farm land
8. Community development loans to business and individuals, including loans to attract new businesses and professionals to our community.
9. Commercial Letters of Credit.

## **Loan Products and Services – Goddard Financial Center**

1. Consumer loans for most needs including the purchase of vehicles, motorcycles, boats, and RV's. Personal lines of credit and CD/savings secured loans are available.
2. Home Improvement, Home Rehabilitation and Home Equity loans to individuals.
3. Conventional and VA residential real estate loans to purchase or refinance the purchase of single family residences.
4. Commercial loans to large and small business to stimulate commerce
5. Short term business loans to:
  - Pay operating expenses
  - Purchase inventory
  - Take discounts
  - Carry receivables
6. Intermediate term business loans for:
  - Supplement capital needs for expansion and growth
  - Purchase of equipment
  - Rehabilitation of existing structures
  - Purchase of farm land
7. Agricultural loans to farmers for:
  - Operating needs
  - Purchase of equipment
  - Rehabilitation of existing structures
  - Purchase of farm land
8. Community development loans to business and individuals, including loans to attract new businesses and professionals to our community.
9. Commercial Letters of Credit.